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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/091,606	03/04/2002	Brad K. Winking	020375-005700US	7664
20350	7590	07/17/2007		
TOWNSEND AND TOWNSEND AND CREW, LLP TWO EMBARCADERO CENTER EIGHTH FLOOR SAN FRANCISCO, CA 94111-3834			EXAMINER	
			GOTTSCHALK, MARTIN A	
		ART UNIT	PAPER NUMBER	
		3694		
			MAIL DATE	DELIVERY MODE
			07/17/2007	PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

<b>Office Action Summary</b>	<b>Application No.</b>	<b>Applicant(s)</b>	
	10/091,606	WINKING ET AL.	
	<b>Examiner</b>	<b>Art Unit</b>	
	Martin A. Gottschalk	3694	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --  
**Period for Reply**

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

#### Status

- 1) Responsive to communication(s) filed on 26 April 2007.
- 2a) This action is FINAL.                    2b) This action is non-final.
- 3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

#### Disposition of Claims

- 4) Claim(s) 1-14 and 33-45 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) Claim(s) \_\_\_\_\_ is/are allowed.
- 6) Claim(s) 1-14 and 33-45 is/are rejected.
- 7) Claim(s) \_\_\_\_\_ is/are objected to.
- 8) Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

#### Application Papers

- 9) The specification is objected to by the Examiner.
- 10) The drawing(s) filed on 04 March 2002 is/are: a) accepted or b) objected to by the Examiner.  
 Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
 Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

#### Priority under 35 U.S.C. § 119

- 12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
  - a) All    b) Some \* c) None of:
    1. Certified copies of the priority documents have been received.
    2. Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
    3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

#### Attachment(s)

- 1) Notice of References Cited (PTO-892)
- 2) Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) Information Disclosure Statement(s) (PTO/SB/08)  
 Paper No(s)/Mail Date \_\_\_\_\_.
- 4) Interview Summary (PTO-413)  
 Paper No(s)/Mail Date. \_\_\_\_\_.
- 5) Notice of Informal Patent Application
- 6) Other: \_\_\_\_\_.

## DETAILED ACTION

### *Election/Restrictions*

1. Applicant's election without traverse of claims 1-14 and 33-45 in the reply filed on 04/26/2007 is acknowledged.

### *Notice to Applicant*

2. Claims 1-14 and 33-45 are pending and have been examined. Claims 15-32 and 46-63 have been cancelled.

### *Claim Rejections - 35 USC § 103*

3. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

4. The factual inquiries set forth in *Graham v. John Deere Co.*, 383 U.S. 1, 148 USPQ 459 (1966), that are applied for establishing a background for determining obviousness under 35 U.S.C. 103(a) are summarized as follows:

1. Determining the scope and contents of the prior art.
2. Ascertaining the differences between the prior art and the claims at issue.
3. Resolving the level of ordinary skill in the pertinent art.
4. Considering objective evidence present in the application indicating obviousness or nonobviousness.

5. Claims 1-4, 13, and 14 are rejected under 35 U.S.C. 103(a) as being unpatentable over Ahuja et al (PG Pub# US 2001/0056402, hereinafter Ahuja) in view of Walker et al (US Pat# 5,884,274, hereinafter Walker).

A. As per claim 1, Ahuja discloses a system for processing account payments, comprising:

control logic configured to receive one or more payment transactions from a client (Ahuja: [0090]);

control logic configured to determine how each of the payment transactions is to be processed (Ahuja: [0090], reads on "...POS or other ATM-compatible interchange-compatible debit messages...");

control logic configured to invoke a real-time process to process payment transactions that are determined to be processed on a real-time basis, the real-time process being invoked upon submission of the payment transactions that are determined to be processed on the real-time basis (Ahuja: [0090], reads on "debiting");

and

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control logic configured to invoke a batch process to process payment transactions that are determined to be processed on a batch basis, the batch process being invoked at a designated time in a processing cycle without regard to timing of submission of the payment transactions that are determined to be processed on the batch basis;

wherein for each payment transaction processed by the real-time process, available credit relative to a corresponding account is adjusted in real-time based on information included in such payment transaction (Ahuja: [0090], reads on "debiting").

Ahuja fails to teach the remaining features of the claim, however, these features are well known in the art as evidenced by Walker who teaches

control logic configured to invoke a batch process to process payment transactions that are determined to be processed on a batch basis, the batch process being invoked at a designated time in a processing cycle without regard to timing of submission of the payment transactions that are determined to be processed on the batch basis (Walker: col 9, Ins 5-6);

It would have been obvious at the time of the invention to one of ordinary skill in the art to include the teachings of Walker with those of Ahuja with the motivation of

extending the remote, wireless banking services of Ahuja (Ahuja: [0097]) to include the foreign exchange insurance strategy of Walker (Walker: col 1, ln 60 to col 2, ln 24) with the motivation of protecting consumers against currency fluctuations (Walker: col 1, lns 53-54).

B. As per claim 2 Ahuja teaches the system according to claim 1 wherein

upon adjusting the available credit relative to the corresponding account in real-time, the available credit is immediately accessible to an account holder of the corresponding account (Ahuja: [0090]).

C. As per claims 3 and 4, Ahuja teaches the system according to claim 1 wherein

(claim 3) a payment transaction represents either a payment to be credited against a corresponding account or a reversal to be performed against the corresponding account to retract a previously made payment (Ahuja: [0044], reads on “crediting an debiting”).

and

(claim 4) the system according to claim 3 wherein for each transaction payment

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processed by the real-time process, if such payment transaction represents a payment to be credited against the corresponding account, a payment amount identified in such payment transaction is applied in whole or in part to the available credit relative to the corresponding account in real-time in accordance with evaluation results derived from evaluating one or more attributes relating to the corresponding account (Ahuja: [0044]).

D. As per claim 13, Walker discloses the system according to claim 1 wherein

the corresponding account is a credit card account (Walker: Figs 3 to 5; col 6, lns 7-14).

E. As per claim 14, Ahuja discloses the system according to claim 1 wherein

the system is implemented in software, hardware or a combination of both (Ahuja: [0069]-[00070]).

6. Claims 5-7 are rejected under 35 U.S.C. 103(a) as being unpatentable over Ahuja in view of Walker as applied to claim 3 above, and further in view of Couch (US Pat# 4,650,977, hereinafter Couch).

A. As per claims 5-7, Ahuja and Walker fail to explicitly teach the features of these claims, but these features are well known in the art as evidenced, for example, by the teachings of Couch.

The claims recite updating delinquency status in real-time depending on whether or not an account transaction debits ("reversal") or credits the account. Updating delinquency status is well known in the art as taught by Couch (Couch: col 6, Ins 46-51).

It would have been obvious at the time of the invention to one of ordinary skill in the art to modify the system of Ahuja with those of Couch with the motivation of updating delinquency status as taught by Couch (Couch: col 6, Ins 46-51), in real-time, as taught by Ahuja (Ahuja: [0090]-[0091]).

7. Claims 8-10 and 12 are rejected under 35 U.S.C. 103(a) as being unpatentable over Ahuja in view Walker of as applied to claim 1 above, and further in view of Alvin (US Pat# 7,139,731).

A. As per claims 8 and 9, Ahuja and Walker fail to explicitly teach these features, but they are well known in the art as evidenced by the teachings of Alvin who teaches the system according to claim 1 further comprising:

- (claim 8) control logic configured to update in real-time one or more fraud attributes relating to the corresponding account for each payment transaction processed by the real-time process based on information included in the payment transaction.
- (claim 9) the system according to claim 8 wherein the one or more fraud attributes are forwarded to a fraud prevention system to allow more timely monitoring of potential fraudulent activities concerning the corresponding account (for both claims, see (Alvin col 8, section labeled "Multi-Level Fraud Detection.").
- (claim 10) the system according to claim 1 further comprising:  
  
control logic configured to forward information relating to each payment transaction processed by the real-time process including the available credit relative to the corresponding account to customer service (Alvin: col 7, Ins 33-35, col 8, Ins 47-50, and col 9, Ins 17-21).
- (claim 12) the system according to claim 1 further comprising: control logic configured to inform the client about status of the payment transactions processed by the real-time process (Alvin: col 10, section labeled "Customer Service").

It would have been obvious at the time of the invention to modify the system of Ahuja with the teachings of Alvin with the motivation of providing a higher level of risk management by utilizing a fraud-check system not exclusively dependent on commercially available services (Alvin: col 3, Ins 53-59).

8. Claim 11 is rejected under 35 U.S.C. 103(a) as being unpatentable over Ahuja in view of Walker as applied to claim 1 above, and further in view of Campbell.

A. As per claim 11, Ahuja and Walker fail to disclose the teachings of the claim, however, these features are well known in the art as evidenced by Campbell who discloses the system according to claim 1 further comprising:

control logic configured to forward information relating to each payment transaction processed by the real-time process including the available credit relative to the corresponding account to collections (Campbell: Figs 10B to 20; col 23, Ins 5-28).

It would have been obvious at the time of the invention to one of ordinary skill in the art to modify the teachings of Ahuja with those of Campbell to determine the delinquency status of an account (Campbell: col 20, Ins 36-47).

9. Claims 33-45 recite method claims corresponding to system claims 1-14 and are rejected for the same reasons as provided for claims 1-14.

***Conclusion***

10. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure. The cited but not applied art teaches various aspects of payment processing relevant to the current application.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Martin A. Gottschalk whose telephone number is (571) 272-7030. The examiner can normally be reached on Mon - Fri 8:30 - 5:00.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James P. Trammell can be reached on (571) 272-6712. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.



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07/06/07



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